

Certificate Number: 03621-PAE-DE-031914012

Bankruptcy Case Number: 16-14519



03621-PAE-DE-031914012

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on November 16, 2018, at 8:13 o'clock AM EST, Frank Mahoney completed a course on personal financial management given by telephone by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: November 16, 2018 By: /s/Wafaa Elmaaroufi

Name: Wafaa Elmaaroufi

Title: Credit Counselor